

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carol A Lingo  
 Debtor

Case No. 19-11990-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 65

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db  
 14298150 +Carol A Lingo, 1728 Harrison Street, Philadelphia, PA 19124-2748  
 14298153 +Amcol Systems Inc., PO Box 21625, Columbia, SC 29221-1625  
 14298156 +Ar Resources Inc, Pob 1056, Blue Bell, PA 19422-0287  
 14298157 +Capl/Boscov's, pO Box 30253, Salt Lake City, UT 84130-0253  
 14298161 Capital Collections, 300 Route 73, West Berlin, NJ 08091  
 14298166 +Charles Friedenbergs DDS, 4609 Frankford Avenue, Philadelphia, PA 19124-5803  
 14298167 +FBCS Inc, 330 S Wrminster Road, Suite 353, Hatboro, PA 19040-3433  
 14298169 Fed Loan Serv, PO Box 87130, Lincoln, NE 68501-7130  
 14298173 Financial Corporation of America, PO BOX 203500, Austin, TX 78720-3500  
 14298174 +Holmesburg Family Medicine Assoc, 8019 Frankford Avenue, Philadelphia, PA 19136-2786  
 14298175 +Jeanes Hospital, 7600 Central Ave., Philadelphia, PA 19111-2499  
 14298178 +Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992  
 14298179 +Lendup/tab Bank, 225 Bush St, San Francisco, CA 94104-4215  
 14298182 +Mercury Card/fb&t/sys, 2220 6th St, Brookings, SD 57006-2403  
 14298186 +Nazareth Hospital, Payment Processing Center, PO Box 219714, Kansas City, MO 64121-9714  
 14298185 +PGW, PO Box 11700, Newark, NJ 07101-4700  
 14298187 +Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406  
 14298189 +Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495  
 14298190 +Powerback Rehabilitation, Lock Box 0215, PO Box 7247, Philadelphia, PA 19170-0001  
 14298191 +Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910  
 14298192 +Reconstructive Orthopedics PA, 737 Main Street Suite 6, Lumberton, NJ 08048-3089  
 14303922 +Rothman Institute, PO Box 757910, Philadelphia, PA 19175-7910  
 14298193 +Select Portfolio Servicing, c/o Kevin G. McDonald, Esquire, KML Law Group,  
 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541  
 14298194 +Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
 14298196 +Stevens Business Service, 92 Bolt Street, Ste 1, PO Box 1233, Lowell, MA 01853-1233  
 14298198 +Thom/contfin, Pob 8099, Newark, DE 19714-8099  
 14298200 +Thomas Jefferson University Hospital, PO Box 8500-3100, Philadelphia, PA 19178-0001  
 14298201 +United Revenue Collection Svc., PO Box 1184, Langhorne, PA 19047-6184  
 14298202 Verve, PO Box 6812, Carol Stream, IL 60197-6812  
 14298203 +Virtua Health, P.O. Box 8500-8267, Philadelphia, PA 19178-0001  
 14298204 +Vital Recovery Services, LLC, PO Box 923748, Peachtree Cors., GA 30010-3748  
 14298205 +Willingboro Veterinary Clinic, 12 Sidney Lane, Willingboro, NJ 08046-1412  
 14298206 +Workhealth, PO Box 8500-6160, Philadelphia, PA 19178-0001  
 14298206 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Jul 13 2019 07:03:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: megan.harper@phila.gov Jul 13 2019 03:12:45 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2019 03:11:52  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2019 03:12:33 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14298148 +EDI: AFNIRECOVERY.COM Jul 13 2019 07:03:00 AFNI, 1310 Martin Luther King Drive,  
 Bloomington, IL 61701-1465  
 14298149 +E-mail/Text: kristin.villneauve@allianceoneinc.com Jul 13 2019 03:11:21 Alliance One,  
 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643  
 14298152 +EDI: APPLIEDBANK.COM Jul 13 2019 07:03:00 Applied Bank, PO Box 17125,  
 Wilmington, DE 19850-7125  
 14298154 +EDI: TSYS2.COM Jul 13 2019 07:03:00 Barclayscard, Card Services, P.O. Box 13337,  
 Philadelphia, PA 19101-3337  
 14298155 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Jul 13 2019 03:13:26  
 Berks Credit & Collections, Inc., 900 Corporate Drive, Reading, PA 19605-3340  
 14298158 +EDI: CAPITALONE.COM Jul 13 2019 07:03:00 Capital One Bank, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 14298159 +EDI: RMSC.COM Jul 13 2019 07:03:00 Care Credit/GEMB, PO Box 981439,  
 El Paso, TX 79998-1439  
 14298160 +EDI: PHINGENESIS Jul 13 2019 07:03:00 Cb Indigo/gf, Po Box 4499,  
 Beaverton, OR 97076-4499  
 14298162 +EDI: COMCASTCBLCENT Jul 13 2019 07:03:00 Comcast, PO Box 3005,  
 Southeastern, PA 19398-3005  
 14298163 +EDI: RCSFNBMARIN.COM Jul 13 2019 07:03:00 Credit One, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 14298164 EDI: DIRECTV.COM Jul 13 2019 07:03:00 DirectV, PO Box 11732, Newark, NJ 07101  
 14298165 +E-mail/Text: egssupportservices@alorica.com Jul 13 2019 03:12:25 EGS Financial Care Inc,  
 4740 Baxter Road, Virginia Beach, VA 23462-4484  
 14298170 +EDI: AMINFOFP.COM Jul 13 2019 07:03:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 14298171 +EDI: RMSC.COM Jul 13 2019 07:03:00 GECCRB/Care Credit, P.O. Box 981439,  
 El Paso, TX 79998-1439

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Total Noticed: 65

Date Rcvd: Jul 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14298172 +EDI: RMSC.COM Jul 13 2019 07:03:00 GECRB/JC Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
14298176 +E-mail/Text: bncnotices@becket-lee.com Jul 13 2019 03:11:26 Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115  
14298177 +E-mail/Text: bk@lendingclub.com Jul 13 2019 03:13:05 Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2985  
14298180 +EDI: MERRICKBANK.COM Jul 13 2019 06:58:00 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001  
14298181 +EDI: MID8.COM Jul 13 2019 07:03:00 Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
14298183 +EDI: AGFINANCE.COM Jul 13 2019 07:03:00 Onemain, Po Box 1010, Evansville, IN 47706-1010  
14298184 +E-mail/Text: bankruptcygroup@peco-energy.com Jul 13 2019 03:11:34 PECO, P.O. Box 37629, Philadelphia, PA 19101-0629  
14298188 +EDI: PRA.COM Jul 13 2019 07:03:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
14298151 EDI: AGFINANCE.COM Jul 13 2019 07:03:00 American General Finance, 600 N. Royal Avenue, Evansville, IN 47715  
14298195 +EDI: RMSC.COM Jul 13 2019 07:03:00 Synco/walmart, Po Box 965024, Orlando, FL 32896-5024  
14298731 +EDI: RMSC.COM Jul 13 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14298197 +EDI: WTRNBANK.COM Jul 13 2019 07:03:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
14298199 +E-mail/Text: bankruptcydepartment@tsico.com Jul 13 2019 03:13:17 Transworld Systems Inc, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2707

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14298168 Fed Loan Serv, PO Box 87130

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-3, Mortgage-Backed Notes, Series 2016-3 bkgroup@kmlawgroup.com  
PAUL H. YOUNG on behalf of Debtor Carol A Lingo support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfbis.com; 7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Carol A Lingo</b>	Social Security number or ITIN	<b>xxx-xx-1297</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-11990-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carol A Lingo

7/11/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**